

## ABSTRACT OF THE DISCLOSURE

An insurance agency system 1100 notifies a payment intermediary system 1200 of a payment intention. When the payment intermediary system 1200 receives a payment intention notification, it notifies a beneficiary system 1300 of the payment intention. When the beneficiary system 1300 receives the payment intention notification, it notifies the payment intermediary system 1200 of a deposit account. If the payment intermediary system 1200 receives the deposit account notification before the payment due date or during a payment period specified by the payer, the amount specified by the payer is deposited in the deposit account.